Bankruptcy Case Number: 19-11990



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 27, 2019, at 1:10 o'clock PM EDT, Carol A Lingo completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: June 27, 2019 By: /s/Kenslande Jeanbart

Name: Kenslande Jeanbart

Title: <u>Credit Counselor</u>